

Debtor 1 DANNY L. CHARLES

Debtor 2 DEBORAH K. CHARLES  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 13-11080TPA

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: JPMC SPECIALTY MORTGAGE LLC Court claim no. (if known): 20

Last 4 digits of any number you use to identify the debtor's account 4 1 0 1

Property Address: 52 OAK ST  
FORCE PA 15841

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,544.80</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,544.80</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>3,544.80</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$529.14

The next postpetition payment is due on 10 / 1 / 2018  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 DANNY L. CHARLES  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 11/12/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DANNY L. CHARLES**  
Name

Case number (if known) **13-11080TPA**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
07/28/2015	0952816	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	18.02
08/26/2015	0956859	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	27.03
10/26/2015	0964724	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	205.63
11/24/2015	0968874	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	15.29
12/22/2015	0972884	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	191.24
02/24/2016	0980875	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	425.88
03/28/2016	0984920	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	124.98
04/22/2016	0989127	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	300.92
05/24/2016	0993082	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	127.90
06/27/2016	1001846	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	127.90
07/26/2016	1005818	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	127.90
08/26/2016	1009812	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	831.28
11/21/2016	1021029	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	42.47
01/27/2017	1027790	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	245.69
02/24/2017	1031207	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	300.07
03/28/2017	1034643	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	125.05
04/21/2017	1037939	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	300.62
05/25/2017	1041219	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	6.93
				<u>3,544.80</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

02/25/2014	0882953	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	3,385.11
03/25/2014	0887007	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	557.13
04/25/2014	0891122	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	696.45
05/28/2014	0895236	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	102.50
07/24/2014	0903389	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	622.18
08/26/2014	0907451	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	636.13
09/29/2014	0911564	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	520.75
10/29/2014	0915604	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	516.94
11/24/2014	0919717	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	532.88
12/22/2014	0924322	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	669.75
01/27/2015	0928370	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	403.37
02/24/2015	0932446	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	1,124.66
03/26/2015	0936514	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	540.12
04/24/2015	0940621	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	675.59
05/26/2015	0944794	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	540.63
06/23/2015	0948752	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	535.17
07/28/2015	0952816	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	538.66
08/26/2015	0956859	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
09/28/2015	0960771	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	404.36
10/26/2015	0964724	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	649.06
11/24/2015	0968874	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
12/22/2015	0972884	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
01/26/2016	0976938	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	480.33
02/24/2016	0980875	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	573.09
03/28/2016	0984920	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
04/22/2016	0989127	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
05/24/2016	0993082	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
06/27/2016	1001846	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
07/26/2016	1005818	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.71
09/27/2016	1013836	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	673.02
10/26/2016	1017713	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	818.68
11/21/2016	1021029	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	599.64
12/21/2016	1024328	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	477.70
01/27/2017	1027790	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	572.62
02/24/2017	1031207	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
03/28/2017	1034643	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
04/21/2017	1037939	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
05/25/2017	1041219	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
06/27/2017	1044587	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
07/25/2017	1047902	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.16
08/25/2017	1051232	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.30
09/26/2017	1054557	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.18

Debtor 1 **DANNY L. CHARLES**  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
10/25/2017	1057922	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	525.18
11/21/2017	1061195	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.86
12/21/2017	1064482	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.86
01/25/2018	1067915	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	526.86
02/23/2018	1071100	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.15
03/28/2018	1074290	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.15
04/24/2018	1077530	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.15
05/25/2018	1080784	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.14
06/22/2018	1083936	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.14
07/26/2018	1087142	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.14
08/28/2018	1090362	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	529.14
09/25/2018	1093500	JPMC SPECIALTY MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	15.03
				<hr/> 32,086.44

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DANNY L. CHARLES  
DEBORAH K. CHARLES  
POST OFFICE BOX 44  
FORCE, PA 15841

PAUL W MCELRATH JR ESQ  
MCELRATH LEGAL HOLDINGS LLC  
1641 SAW MILL RUN BLVD  
PITTSBURGH, PA 15210

JPMC SPECIALTY MORTGAGE LLC  
C/O JPMORGAN CHASE BANK  
3415 VISION DR  
MC: OH4-7142  
COLUMBUS, OH 43219

CHASE RECORDS CENTER\*\*  
ATTN: CORRESPONDENCE MAIL  
MAIL CODE LA4-5555  
700 KANSAS LN  
MONROE, LA 71203

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

11/12/18

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee